

Exhibit B

SCHEDULE A
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Web-Based Payment and Collection System for Debtor Self-Settlement™

Now you can increase your collections and lower the cost of recovery with Intelligent Debt Solutions™ (IDS) from Apollo. This advanced web-based payment and collection system incorporates two powerful software applications:

- IDS Pay for late/delinquent payments and early-stage collections.
- IDS Collect for late-stage collections and recovery of charged-off accounts.

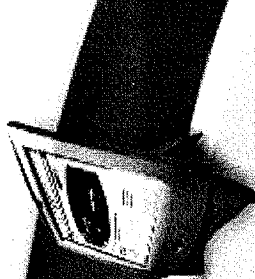
Both programs can utilize bureau credit reports with authentication and scoring tools to present each debtor with a customized set of payment or settlement offers that best represent the debtor's current ability to pay.

The results — Apollo's IDS system delivers an immediate lift in your collections and recovery portfolios.

Unlock the Potential of the Internet

Today, the Internet has become the next frontier in the collections industry by allowing companies to leverage technological advances that can collect more debt while lowering the total cost of recovery. Apollo's IDS system is the first web-based collections and recovery platform to incorporate

apollo
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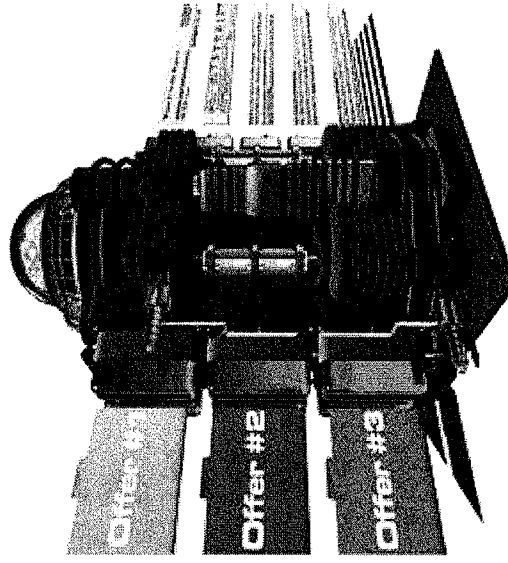
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Decisioning Intelligence™: a revolutionary process that delivers more debtors for recovery and settlement and more dollars per settlement by creating individual, customized offers that reflect a debtor's most realistic ability to pay.

Multiple Payment or Settlement Options Based on Real-Time Information

At the center of the Apollo IDS system is the IDS Decision Engine™ that calculates each offer based on real-time information obtained at log-in from the debtor's current account information, customized scoring models and a current credit report. By utilizing this up-to-the-minute information for the decisioning process, the Apollo IDS system presents the debtor multiple payment or settlement offers with flexible payment terms in a non-threatening, convenient, online 24/7 environment.



Apollo's IDS Decision Engine creates customized settlement offers for each debtor using creditor-defined guidelines and parsed credit report data.

Collection at Any Time During the Debt Life-Cycle

The Apollo IDS system is ideal for the collection and settlement of any type

of debt portfolio.

Using the Apollo IDS Portfolio Manager™, debt pools may be automatically migrated to predefined settlement criteria based on user-defined variables. This process ensures that consistent activity is applied to each portfolio and that the debtor is presented with the most realistic payment and settlement offers based on real-time credit report data, optional scoring models, and account aging information.

Enhanced Legal Compliance and Data Security

Legal compliance and data security are serious requirements when embarking on a web-based collections strategy. Apollo's integrated technology solutions deliver the highest level of compliance and security available in the industry.

User-editable text presentation allows the creditor to specify and document the terms and conditions of each payment arrangement or settlement to the debtor with full audit trail capability. Enhanced communication with the debtor and documentation throughout the settlement process ensures compliance and results in fewer returned items and lower recovery costs.

Apollo hosts the IDS platform in SBC's SAS 70, Type II audited data center, one of the highest security facilities available and the same provider used by leading banks, financial institutions and online retailers. With multiple layers of physical security, network security and data encryption, the Apollo IDS system can assure you of data safety and integrity. To verify the identity of the debtor and the security of the information displayed, Apollo has integrated AS Level 3 authentication tools which further enhance the security and compliance model of the IDS platform. No other system available today offers this level of security and debtor authentication.

Integrated Payment Processing

Accepting online payments for collections and settlements can present a unique set of challenges and costs. Apollo's fully-integrated payment processing solution makes multiple payment options available to debtors.

including ACH, MC, VISA, Discover, Amex, Pay Pal and Western Union. More payment choices mean more settlements. By utilizing Apollo's integrated payment processing solution, there are no more merchant accounts to set up or manage.

The Lowest Fees in the Industry

Apollo's IDS Collect™ is licensed to your company. There are no set-up fees and no installation charges. All you pay is a small percentage of the amount collected online.

The Value Propositions

The Apollo Intelligent Debt Solution™ system:

- Leverages existing hardware and software infrastructure investments by fully integrating with your existing collection software platforms
- Allows your organization to deploy cutting-edge enterprise technologies and integrated web-services with no up-front capital investment
- Introduces real-time bureau scoring services and analytics into the settlement offer process
- Allows debtors to settle their accounts 24/7 from any Internet connection without engaging a collector
- Leverages the Internet to lower the cost of collections while increasing the capacity to service larger debt portfolios without having to increase collector headcount
- Allows you to optimize and segment debt portfolios to maximize recovery rates based on learned Decisioning Intelligence™ and industry/vertical collection analytics
- Delivers rules-based portfolio life-cycle management
- Ensures compliance at each stage of the collections process by presenting consistent and accurate terms and conditions to debtors that are defined by the creditor or collector
- Provides debtors with the alternative to negotiate a settlement in real-time that may be decided using the system or reviewed by

a collector

- Reduces default rates by allowing debtors to schedule their initial and recurring payments
- Provides multiple payment processing platforms without the need to open additional merchant accounts reducing default rates
- Lowers recall and reduces associated costs
- Empowers the debtor to pay by allowing them to take control over the settlement process
- Motivates the debtor to pay by offering discounts for settling online

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